

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO**

IN RE	*	BKRTCY. NO. 15-10080 MCF
LUZ ENEIDA HERNANDEZ SOSA	*	CHAPTER 13
DEBTOR	*	

**NOTICE OF FILING OF AMENDED CHAPTER 13 PLAN
AND CERTIFICATE OF SERVICE**

TO THE HONORABLE COURT:

COMES NOW, **LUZ ENEIDA HERNANDEZ SOSA**, debtor in the above captioned case, through the undersigned attorney and very respectfully states and prays as follows:

1.The debtor is hereby submitting an amended Chapter 13 Plan, dated June 20, 2016, herewith and attached to this motion.

2.This amended Plan is filed to increase the total Plan base to \$30,773.00 with an increase in the "step-up" payment commencing in month 22nd of the Plan (\$547), to provide for the correct pre and post-petition mortgage loan arrears owed to BPPR and to provide for the surrender of the mortgage loan surplus funds to the Trustee to fund the Plan, pursuant to the *Trustee's Objection to Proposed Plan Confirmation*, docket entry #22, in the above captioned case.

I CERTIFY, that on this same date a copy of this Notice was filed with the Clerk of the Court using the CM/ECF system which will send notice of same to the Chapter 13 Trustee, and all CM/ECF participants; I also certify that a copy of this notice was sent by mail to debtor and creditors/parties in interest as per master address list, hereby attached.

RESPECTFULLY SUBMITTED. In San Juan, Puerto Rico, this 20th day of June, 2016.

/s/Roberto Figueroa Carrasquillo
USDC #203614
RFIGUEROA CARRASQUILLO LAW OFFICE PSC
ATTORNEY FOR PETITIONER
PO BOX 186 CAGUAS PR 00726
TEL NO 787-744-7699 FAX 787-746-5294
Email: rfigueroa@rfclawpr.com

United States Bankruptcy Court
District of Puerto Rico, San Juan Division

IN RE:

HERNANDEZ SOSA, LUZ ENEIDA

Debtor(s)

Case No. 3:15-bk-10080

Chapter 13

AMENDED CHAPTER 13 PAYMENT PLAN

1. The future earnings of the Debtor(s) are submitted to the supervision and control of the Trustee and the Debtor(s) shall make payments to the Trustee ☐ directly ☐ by payroll deductions as hereinafter provided in the PAYMENT PLAN SCHEDULE.
2. The Trustee shall distribute the funds so received as hereinafter provided in the DISBURSEMENT SCHEDULE.

PLAN DATED: _____ <input type="checkbox"/> PRE <input type="checkbox"/> POST-CONFIRMATION		<input checked="" type="checkbox"/> AMENDED PLAN DATED: <u>6/20/2016</u> Filed by: <input checked="" type="checkbox"/> Debtor <input type="checkbox"/> Trustee <input type="checkbox"/> Other																																																																															
I. PAYMENT PLAN SCHEDULE		II. DISBURSEMENT SCHEDULE																																																																															
<table border="0"><tr><td>\$</td><td>200.00</td><td>x</td><td>1</td><td>=</td><td>\$</td><td>200.00</td></tr><tr><td>\$</td><td>280.00</td><td>x</td><td>20</td><td>=</td><td>\$</td><td>5,600.00</td></tr><tr><td>\$</td><td>547.00</td><td>x</td><td>11</td><td>=</td><td>\$</td><td>6,017.00</td></tr><tr><td>\$</td><td>677.00</td><td>x</td><td>28</td><td>=</td><td>\$</td><td>18,956.00</td></tr><tr><td>\$</td><td></td><td>x</td><td></td><td>=</td><td>\$</td><td></td></tr><tr><td colspan="6">TOTAL: \$</td><td>30,773.00</td></tr></table>		\$	200.00	x	1	=	\$	200.00	\$	280.00	x	20	=	\$	5,600.00	\$	547.00	x	11	=	\$	6,017.00	\$	677.00	x	28	=	\$	18,956.00	\$		x		=	\$		TOTAL: \$						30,773.00	<p>A. ADEQUATE PROTECTION PAYMENTS OR _____ \$ _____</p> <p>B. SECURED CLAIMS:</p> <p><input type="checkbox"/> Debtor represents no secured claims.</p> <p><input checked="" type="checkbox"/> Creditors having secured claims will retain their liens and shall be paid as follows:</p> <p>1. <input checked="" type="checkbox"/> Trustee pays secured ARREARS:</p> <table border="0"><tr><td>Cr. <u>Banco Popular de P</u></td><td>Cr. <u>Banco Popular de P</u></td><td>Cr. _____</td></tr><tr><td># <u>8120701740540</u></td><td># <u>Post-Pet</u></td><td># _____</td></tr><tr><td>\$ <u>9,644.54</u></td><td>\$ <u>2,823.12</u></td><td>\$ _____</td></tr></table> <p>2. <input checked="" type="checkbox"/> Trustee pays IN FULL Secured Claims:</p> <table border="0"><tr><td>Cr. <u>Anderson Financial</u></td><td>Cr. _____</td><td>Cr. _____</td></tr><tr><td># <u>xxx-xx-1384</u></td><td># _____</td><td># _____</td></tr><tr><td>\$ <u>2,500.00</u></td><td>\$ _____</td><td>\$ _____</td></tr></table> <p>3. <input type="checkbox"/> Trustee pays VALUE OF COLLATERAL:</p> <table border="0"><tr><td>Cr. _____</td><td>Cr. _____</td><td>Cr. _____</td></tr><tr><td># _____</td><td># _____</td><td># _____</td></tr><tr><td>\$ _____</td><td>\$ _____</td><td>\$ _____</td></tr></table> <p>4. <input checked="" type="checkbox"/> Debtor SURRENDERS COLLATERAL to Lien Holder:</p> <p><u>AEELA</u></p> <p>5. <input type="checkbox"/> Other: _____</p> <p>6. <input checked="" type="checkbox"/> Debtor otherwise maintains regular payments directly to:</p> <p><u>Corp del Fondo del \$ Sistema de Retiro El See Attached</u></p> <p>C. PRIORITIES: The Trustee shall pay priorities in accordance with the law. 11 U.S.C. § 507 and § 1322(a)(2)</p> <p>D. UNSECURED CLAIMS: Plan <input type="checkbox"/> Classifies <input checked="" type="checkbox"/> Does not Classify Claims.</p> <p>1. (a) Class A: <input type="checkbox"/> Co-debtor Claims / <input type="checkbox"/> Other: _____</p> <p><input type="checkbox"/> Paid 100% / <input type="checkbox"/> Other: _____</p> <table border="0"><tr><td>Cr. _____</td><td>Cr. _____</td><td>Cr. _____</td></tr><tr><td># _____</td><td># _____</td><td># _____</td></tr><tr><td>\$ _____</td><td>\$ _____</td><td>\$ _____</td></tr></table> <p>2. Unsecured Claims otherwise receive PRO-RATA disbursements.</p>		Cr. <u>Banco Popular de P</u>	Cr. <u>Banco Popular de P</u>	Cr. _____	# <u>8120701740540</u>	# <u>Post-Pet</u>	# _____	\$ <u>9,644.54</u>	\$ <u>2,823.12</u>	\$ _____	Cr. <u>Anderson Financial</u>	Cr. _____	Cr. _____	# <u>xxx-xx-1384</u>	# _____	# _____	\$ <u>2,500.00</u>	\$ _____	\$ _____	Cr. _____	Cr. _____	Cr. _____	# _____	# _____	# _____	\$ _____	\$ _____	\$ _____	Cr. _____	Cr. _____	Cr. _____	# _____	# _____	# _____	\$ _____	\$ _____	\$ _____
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III. ATTORNEY'S FEES (Treated as § 507 Priorities)		OTHER PROVISIONS: (Executory contracts; payment of interest to unsecureds, etc.)																																																																															
Outstanding balance as per Rule 2016(b) Fee Disclosure Statement: \$ <u>2,868.00</u>		* Tax refunds will be devoted each year, as periodic payments, to the plan's funding until plan completion. The plan shall be deemed modified by such amount, without the need of further Court order. The debtor(s) shall seek court's authorization prior any use of funds."																																																																															
Signed: <u>/s/ LUZ ENEIDA HERNANDEZ SOSA</u> Debtor		* Treasury Department POC #09, Trustee to pay priority portion in full \$1,892.40 which includes post-petition claim (2014 and 2015)																																																																															
Joint Debtor		* Debtor to provide ADEQUATE PROTECTION PAYMENTS to Anderson Financial Services through the Trustee in the sum \$100 per month until confirmation.																																																																															
		* Debtor will devote any future surplus funds in the mortgage account (BPPR POC#04) to fund the plan. The plan shall be deemed modified by such amount without the need of further Court Order.																																																																															

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Attorney for Debtor RFigueroa Carrasquillo Law Office PSC

Phone: (787) 744-7699

AMENDED CHAPTER 13 PAYMENT PLAN

IN RE HERNANDEZ SOSA, LUZ ENEIDA

Debtor(s)

Case No. 3:15-bk-10080

AMENDED CHAPTER 13 PAYMENT PLAN

Continuation Sheet - Page 1 of 1

	Cr	#	\$
Debtor Otherwise maintains regular payments directly to:	Banco Popular de Pu		
	Sistema de Retiro EL		

Label Matrix for local noticing
0104-3
Case 15-10080-MCF13
District of Puerto Rico
Old San Juan
Mon Jun 20 14:24:28 AST 2016

BANCO POPULAR DE PUERTO RICO
C/O SERGIO A. RAMIREZ DE ARELLANO LAW OF
BANCO POPULAR CENTER, SUITE 1022
209 MUNOZ RIVERA AVE.
SAN JUAN, PR 00918-1000

STATE INSURANCE FUND
WALLY DE LA ROSA VIDAL
PO BOX 365028
SAN JUAN, PR 00936-5028

US Bankruptcy Court District of P.R.
Jose V Toledo Fed Bldg & US Courthouse
300 Recinto Sur Street, Room 109
San Juan, PR 00901-1964

AEELA
PO Box 364508
San Juan, PR 00936-4508

Anderson Financial Services of PR
DBA Borinquen Title Loans
3440 Preston Ridge Rd Ste 500
Alpharetta, GA 30005-3823

BANCO POPULAR DE PUERTO RICO
MORTGAGE SERVICING DEPARTMENT
PO BOX 362708 SAN JUAN, PR 00936-2708

Claro
PO Box 360998
San Juan, PR 00936-0998

Corp del Fondo del Seguro del Estado
PO Box 365028
San Juan, PR 00936-5028

DEPARTMENT OF TREASURY
BANKRUPTCY SECTION
PO BOX 9024140
SAN JUAN, PR 00902-4140

EASTERN AMERICA INSURANCE CO
PO BOX 9023862
SAN JUAN, PR 00902-3862

FONDO COOP
PO Box 42006
San Juan, PR 00940-2206

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Preferred Home Services, Inc.
PO Box 4069
Bayamon, PR 00958-1069

Reinaldo Cintron Flores, Esq.
PO Box 4133
Bayamon, PR 00958-1133

STATE INSURANCE FUND CORPORATION
PO BOX 365028
SAN JUAN, PUERTO RICO 00936-5028

Sistema de Retiro ELA
PO Box 42003
San Juan, PR 00940-2203

Synchrony Bank
c/o of Recovery Management Systems Corp
25 S.E. 2nd Avenue, Suite 1120
Miami, FL 33131-1605

JOSE RAMON CARRION MORALES
PO BOX 9023884
SAN JUAN, PR 00902-3884

LUZ ENEIDA HERNANDEZ SOSA
URB LOS FLAMBOYANES
235 CALLE MALAGUETA
GURABO, PR 00778-2775

MONSITA LECAROS ARRIBAS
OFFICE OF THE US TRUSTEE (UST)
OCHOA BUILDING
500 TANCA STREET SUITE 301
SAN JUAN, PR 00901

ROBERTO FIGUEROA CARRASQUILLO
PO BOX 186
CAGUAS, PR 00726-0186

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Portfolio Rc
120 Corporate Blvd Ste 1
Norfolk, VA 23502-4962

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Banco Popular de Puerto Rico	End of Label Matrix	
Mortgage Servicing Department	Mailable recipients	21
PO Box 362708	Bypassed recipients	1
San Juan, PR 00936-2708	Total	22